

<<MailID>>

The Parent or Guardian of

<<Name 1>>

<<Name 2>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<Address 4>>

<<Address 5>>

<<City>><<State>><<Zip>>

<<Country>>

<<Date>>

Notice of Data Breach

Dear Parent or Guardian of <<Name 1>>:

TRUEbenefits LLC is an insurance brokerage company that provides employee benefit insurance procurement, consultation, and support services for its client employers and health plans. TRUEbenefits understands the importance of protecting personal information. We are writing to inform you that we recently identified and addressed a security incident that may have involved your child's personal information, which was provided to TRUEbenefits for services that we provided to <<Client>>. This notice explains the incident, measures we have taken, and some steps you can take in response.

What Happened

A phishing email was sent from the email account of an employee of TRUEbenefits on May 19, 2017, without the employee's knowledge. When we determined that the email was sent illegitimately to perpetuate the phishing scheme, we immediately secured the employee's email account, began an investigation, and engaged a leading forensic firm. We conducted a thorough review of the employee's email account and determined on June 26, 2017, that an unauthorized person had access to the employee's email account.

What Information Was Involved

Some of the emails may have contained your child's name<<Variable Data 1 and Social Security number.>><<Variable Data 2 , Social Security number, and member support services information, which may have included a health insurance number, claims information, date of service, provider name, diagnoses or treatment information, explanation of benefits, invoice amount, or invoice statement. >><<Variable Data 3 and member support services information, which may have included a health insurance number, claims information, date of service, provider name, diagnoses or treatment information, explanation of benefits, invoice amount, or invoice statement. A Social Security number and financial information were not included with the information.>>

What We Are Doing

To help prevent something like this from happening in the future, we have conducted additional training and education for our employees regarding phishing emails, enhanced email security, and amended email retention policies.

What You Can Do

We have no indication that the information in the emails was actually viewed or has been used in any way. However, out of an abundance of caution, we are offering a complimentary two-year membership of Experian IdentityWorksSM Minor Plus. This product provides you with internet surveillance of your child's personal information. In addition, IdentityWorks Minor Plus will tell you if your child has a credit report, a potential sign that his or her identity has been stolen. For more information on identity theft prevention and IdentityWorks Minor Plus, including instructions on how to activate your complimentary two-year membership, please see the additional information provided in this letter. We recommend that you regularly review the explanation of benefits received from your child's health insurer. If you see services that your child did not receive, please contact the insurer immediately.

For More Information

If you have any questions or want clarification on what information may have been accessible, please call 1-888-457-2326, Monday through Friday between 6 a.m. and 6 p.m. Pacific Time.

We sincerely regret that this incident occurred and apologize for any inconvenience or concern this may cause you.

Sincerely,

A handwritten signature in black ink, appearing to read 'Grant McDonald', with a stylized, looping flourish at the end.

Grant McDonald
Privacy Officer & Managing Principal

Activate Experian IdentityWorks Minor Plus Now in Four Easy Steps

1. ENROLL by: <<Enrollment Deadline>> (Your code will not work after this date.)
2. VISIT the **Experian IdentityWorks** website to enroll: www.experianidworks.com/minorplus2
3. PROVIDE the **Activation Code**: <<Enrollment Code>> and the parent's/guardian's information
4. PROVIDE your minor's information when prompted

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-288-8057. Be prepared to provide engagement number <<Engagement Number>> as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING THE 24-MONTH EXPERIAN IDENTITYWORKS MINOR PLUS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Minor Plus.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud for your minor.

Once you enroll your minor in Experian IdentityWorks, you can access the following additional features:

- **Social Security Number Trace:** Monitoring to determine whether enrolled minors in your household have an Experian credit report. Alerts of all names, aliases and addresses that become associated with your minor's Social Security Number (SSN) on the Experian credit report.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of the minor's personal information on the Dark Web.
- **Experian IdentityWorks ExtendCARE™:** Receive the same high-level of Identity Restoration support even after the Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Activate your minor's membership today at www.experianidworks.com/minorplus2 or call 877-288-8057 to register with the activation code above.

What you can do to protect your minor's information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your minor's account(s). Please refer to www.ExperianIDWorks.com/restoration for this information.

* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

MORE INFORMATION ON WAYS TO PROTECT YOURSELF

Even if you choose not to take advantage of this free credit monitoring, we recommend that you remain vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111

Experian, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742

TransUnion, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft